

SERFF Tracking Number:	AMMA-125880693	State:	Arkansas
Filing Company:	Amica Mutual Insurance Company	State Tracking Number:	EFT \$25
Company Tracking Number:	AR-O-08-2-RU		
TOI:	33.0 Other Lines of Business	Sub-TOI:	33.0001 Other Personal Lines
Product Name:	AR-O-08-2-RU		
Project Name/Number:	Rule Revision/		

Filing at a Glance

Company: Amica Mutual Insurance Company

Product Name: AR-O-08-2-RU

TOI: 33.0 Other Lines of Business

Sub-TOI: 33.0001 Other Personal Lines

Filing Type: Rule

SERFF Tr Num: AMMA-125880693 State: Arkansas

SERFF Status: Closed

Co Tr Num: AR-O-08-2-RU

Co Status: pending

Authors: Brenda Miller, Carol
Pedro, Brenda Walker, Christina
Perfetti

Date Submitted: 10/30/2008

State Tr Num: EFT \$25

State Status: Fees verified and
received

Reviewer(s): Alexa Grissom, Betty
Montesi

Disposition Date: 11/17/2008

Disposition Status: Filed

Effective Date Requested (New): 02/01/2009

Effective Date Requested (Renewal): 02/01/2009

Effective Date (New): 02/01/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Rule Revision

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 11/17/2008

State Status Changed: 11/03/2008

Corresponding Filing Tracking Number:

Filing Description:

Informational Rule Filing

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

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Carol Pedro, Regulatory Filing Specialist	cpedro@amica.com
P.O. Box 6008	(800) 652-6422 [Phone]
Providence, RI 02940	(401) 334-6518[FAX]

Filing Company Information

Amica Mutual Insurance Company	CoCode: 19976	State of Domicile: Rhode Island
P.O. Box 6008	Group Code: 28	Company Type:
Providence, RI 02940	Group Name:	State ID Number:
(800) 652-6422 ext. [Phone]	FEIN Number: 05-0348344	

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Amica Mutual Insurance Company	\$25.00	10/30/2008	23583139

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	11/17/2008	11/17/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	11/03/2008	11/03/2008	Carol Pedro	11/12/2008	11/12/2008
Industry						
Response						

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<i>Project Name/Number:</i>	<i>Rule Revision/</i>		

Disposition

Disposition Date: 11/17/2008

Effective Date (New): 02/01/2009

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AMMA-125880693	State:	Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Rate (revised)	revised manual pages	Filed	Yes
Rate	revised manual pages	Filed	Yes

SERFF Tracking Number: *AMMA-125880693* *State:* *Arkansas*
Filing Company: *Amica Mutual Insurance Company* *State Tracking Number:* *EFT \$25*
Company Tracking Number: *AR-O-08-2-RU*
TOI: *33.0 Other Lines of Business* *Sub-TOI:* *33.0001 Other Personal Lines*
Product Name: *AR-O-08-2-RU*
Project Name/Number: *Rule Revision/*

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/03/2008

Submitted Date 11/03/2008

Respond By Date

Dear Carol Pedro,

This will acknowledge receipt of the captioned filing. Please review Bulletin No. 7-99 and advise if you are in compliance.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 11/12/2008

Submitted Date 11/12/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: I reviewed Bulletin 7-99 and Amica is in compliance. I have attached a corrected manual page which eliminates the \$25,000 liability which Amica had placed on file with your department effective June 1, 2008 in state tracking number 165723, serff tracking number AMMA-125477667 and Amica Number AR-O-08-1-RR. I apologize for any confusion.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
revised manual pages		Replacement	
<i>Previous Version</i>			
<i>revised manual pages</i>		<i>Replacement</i>	

Sincerely,
 Brenda Miller, Brenda Walker, Carol Pedro, Christina Perfetti

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	revised manual pages		Replacement	revised pages.pdf

ARKANSAS
PERSONAL WATERCRAFT MANUAL
AMICA MUTUAL INSURANCE COMPANY

EFFECTIVE FEBRUARY 1, 2009

Premium Part I – Valuation Charge

For all values of personal watercraft:

1. Divide the value of the watercraft by 100.
2. Multiply by the chart factor and the boat type factor.
3. Multiply by the age factor.
4. Multiply by the value relativity. Use Interpolation for values not displayed.

Premium Part II – Length Charge

1. Multiply the length of the watercraft by the chart factor and the boat type factor.
2. Multiply by the appropriate length charge factor.

Premium Part III – Horsepower Charge

1. Multiply the horsepower by the chart factor and the boat type factor.
2. Multiply by the horsepower charge factor.

Total of Parts I, II and III before credits equals Basic Hull Premium.

Rating Factors

Chart	Factor
1	1.100
2	0.580
3	0.800
4	1.750
5	1.800
6	0.950
7	1.450
8	0.550
9	0.550
10	1.050
11	0.650
12	1.050
13	1.200

Boat Type	Factor
1	1.155
2	1.200
3	0.900
4	1.050
5	1.100
6	1.350
7	1.210
8	1.100
9	1.100
10	1.100
11	1.050
12	1.250
13	1.050

Age		
Power	Sail	Factor
0-3	0-5	1.00
4	6	1.03
5	7	1.06
6	8	1.09
7	9	1.12
8	10	1.15
9	11	1.18
10	12	1.21
11	13	1.24
12	14	1.27
13	15	1.30
14	16	1.33
15	17	1.36
16	18	1.39
17	19	1.42
18	20	1.45
19	21	1.48
20	22	1.51

For each year that the vessel age exceeds the maximum age displayed in the table, add .03 to the highest factor displayed.

Value	Factor
< \$3,000	0.648
3,000 to 10,000	0.791
11,000	0.783
12,000	0.774
13,000	0.776
14,000	0.757
15,000	0.749
16,000	0.741
17,000	0.733
18,000	0.724
19,000	0.716
20,000	0.708
21,000	0.700
22,000	0.692
23,000	0.684
24,000	0.677
25,000	0.654
For values > \$25,000, multiply by a factor of 0.693. Then, divide by a factor calculated by adding 0.004 for each \$1,000 over \$25,000 to 1.06.	

Length Charge

Value	Sail	Power
< \$3,000	0.886	1.181
3,000 to 10,000	1.083	1.444
> 10,000	1.083	1.444

Horsepower

Value	Factor
< \$3,000	0.089
3,000 to 10,000	0.108
> 10,000	0.108

Horsepower rate will be doubled if the vessel is 24 feet or less.
This does not apply to sailboats.

BOAT POLICY LIABILITY AND MEDICAL PAYMENTS
RATES FOR WATERCRAFT LIABILITY SECTION II AND MEDICAL PAYMENTS SECTION III
Applicable in Charts 1, 2, 3, 8, 9, 12 and 13

Liability Section II*		\$50,000	\$100,000	\$200,000	\$300,000	Each Add'l \$100,000
Med. Pay Section III		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

	Horsepower					
Schedule A.	0 – 25	13	14	15	17	5
Each Outboard Motor	26 – 49	23	24	25	26	5
	50- 115	31	32	34	35	5
	116 - 125	40	41	44	45	5

	Horsepower					
Schedule B.	0 – 25	13	14	15	17	5
Inboard/Outboard	26 – 49	36	43	48	55	5
Motorboats including sail	50 – 115	50	56	62	68	5
And aux. sail. Also each	116 -149	64	70	76	83	5
Outboard motor with more	150 – 199	72	77	84	89	5
Than 125 horsepower	200 – 224	77	84	89	96	5
	225 – 249	86	92	98	105	5
	250 – 274	92	98	105	110	5
	275 – 299	99	106	111	118	5
	300 – 324	106	111	118	123	5
	325 – 350	113	120	125	132	5
	351 – 375	120	125	132	138	5
	376 – 400	128	133	140	145	5
	401 – 425	134	141	146	153	5
	426 – 450	142	147	154	160	5
	451 – 475	147	154	160	166	5
	476 – 500	155	161	167	173	5
	501 – 525	162	168	174	180	5
	526 – 550	169	176	182	188	5
	551 – 575	176	182	188	194	5
	576 – 600	183	189	195	201	5
	601 – 625	190	196	202	208	5
	626 – 650	197	204	209	216	5
	651 – 675	204	209	216	221	5
	676 – 700	212	218	224	230	5

Schedule C. Medical Payments Charge

Limit	Charge
\$2,000	Included
\$3,000	\$3
\$4,000	\$6
\$5,000	\$9

BOAT POLICY LIABILITY AND MEDICAL PAYMENTS
RATES FOR WATERCRAFT LIABILITY SECTION II AND MEDICAL PAYMENTS SECTION III
Applicable in Charts 4, 5, 6, 7, 10 and 11

Liability Section II*		\$50,000	\$100,000	\$200,000	\$300,000	Each Add'l \$100,000
Med. Pay Section III		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

	Horsepower					
Schedule A.	0 – 25	17	20	21	22	5
Each Outboard Motor	26 – 49	31	32	33	35	5
	50- 115	40	41	44	46	5
	116 - 125	52	53	57	58	5

	Horsepower					
Schedule B.	0 – 25	17	20	21	22	5
Inboard/Outboard	26 – 49	47	56	63	72	5
Motorboats including sail	50 – 115	64	73	80	88	5
And aux. sail. Also each	116 -149	84	91	99	107	5
Outboard motor with more	150 – 199	94	100	109	117	5
Than 125 horsepower	200 – 224	100	109	117	124	5
	225 – 249	111	120	128	135	5
	250 – 274	120	128	135	143	5
	275 – 299	130	136	145	153	5
	300 – 324	136	145	153	161	5
	325 – 350	147	156	164	172	5
	351 – 375	156	164	172	179	5
	376 – 400	166	173	182	189	5
	401 – 425	174	183	190	198	5
	426 – 450	184	193	200	208	5
	451 – 475	193	200	208	216	5
	476 – 500	201	209	217	226	5
	501 – 525	210	219	227	234	5
	526 – 550	220	229	237	244	5
	551 – 575	229	237	244	252	5
	576 – 600	238	245	253	262	5
	601 – 625	246	255	263	271	5
	626 – 650	256	264	273	279	5
	651 – 675	264	273	279	288	5
	676 – 700	276	283	292	299	5

Schedule C. Medical Payments Charge

Limit	Charge
\$2,000	Included
\$3,000	\$4
\$4,000	\$8
\$5,000	\$12

Schedule D. Uninsured Boaters*

Limit	Charge
\$50,000	\$15
\$100,000	\$20
\$200,000	\$25
\$300,000	\$30
Each Add'l \$100,000	\$5

Boat Trailer Premium – All Charts

Apply \$3.00 per \$100.

* Liability and Uninsured Boaters Limits in excess of \$300,000 are available in increments of \$100,000 up to \$1,000,000.

A \$2,000,000 limit of liability and Uninsured Boaters is the only limit available in excess of \$1,000,000. To determine the Liability and Uninsured boaters rates for limits in excess of \$300,000, add the additional charge to the \$300,000 base rate.

Yacht Policy Liability Premium*

- (A) For power vessels over 24'0" L.O.A. including all sail and aux sailboats regardless of length, the liability premium equals 10% of the basic hull premium.
- (B) For power vessels 24'0" or less, the liability premium equals 20% of the basic hull premium.

Plus the following loadings:

Limit	Charts 1,2,3,8,9,12 and 13		Charts 4,5,6,7,10 and 11	
	6-8 Month Navigation Period	10-12 Month Navigation Period	6-8 Month Navigation Period	10-12 Month Navigation Period
\$50,000	25	34	25	34
\$100,000	31	41	31	41
\$200,000	35	47	35	47
\$300,000	40	55	40	55
Each Add'l \$100,000	5	5	5	5

Yacht Policy Medical Payments Premium

Limit	Charts 1,2,3,8,9,12 and 13		Charts 4,5,6,7,10 and 11	
	6-8 Month Navigation Period	10-12 Month Navigation Period	6-8 Month Navigation Period	10-12 Month Navigation Period
\$2,000	Included	Included	Included	Included
\$3,000	3	4	3	4
\$4,000	8	10	8	10
\$5,000	11	14	11	14

Yacht Policy Uninsured Boaters Premium*

Limit	Charge
\$50,000	\$15
\$100,000	\$20
\$200,000	\$25
\$300,000	\$30
Each Add'l \$100,000	\$5

Yacht Policy Personal Effects Premium

Limit	Charts 1,2,3,8,9,12 and 13		Charts 4,5,6,7, 10 and 11	
	6-8 Month Navigation Period	10-12 Month Navigation Period	6-8 Month Navigation Period	10-12 Month Navigation Period
\$250	Included	Included	Included	Included
\$500	8	10	8	10
\$750	15	20	15	20
\$1,000	23	30	23	30
Each Add'l \$1,000	30	40	30	40

Yacht Trailer Premium

Charts 1-3, 8, 9, 12 & 13: Apply \$2.50 per \$100.
Charts 4-7, 10 & 11: Apply \$3.00 per \$100.

* Liability and Uninsured Boaters Limits in excess of \$300,000 are available in increments of \$100,000 up to \$1,000,000.

A \$2,000,000 limit of liability and Uninsured Boaters is the only limit available in excess of \$1,000,000. To determine the Liability and Uninsured Boaters rates for limits in excess of \$300,000, add the additional charge to the \$300,000 base rate.

Small Boat and Motor Endorsement
(Applies To Yachts Only)

A \$25.00 deductible is standard for tenders valued up to and including \$1,000

A \$50.00 deductible is standard for any value over \$1,000 and up to and including \$3,000

A \$100.00 deductible for any value over \$1,000 and up to and including \$2,000 will receive a 15% credit

A \$100.00 deductible is standard for any value over \$3,000

Charts 1, 3-5, 8, 10, 12 and 13		
Value	Power	No Power
100	15	15
200	15	15
300	18	15
400	24	18
500	30	23
600	36	27
700	42	32
800	48	36
900	54	41
1,000	60	45
1,100	66	49
1,200	72	53
1,300	78	57
1,400	84	61
1,500	89	65
1,600	94	69
1,700	99	73
1,800	104	77
1,900	109	81
2,000	114	85
Each Add'l \$100	5	4

Charts 2, 6, 7, 9 and 11		
Value	Power	No Power
100	15	15
200	15	15
300	15	15
400	20	15
500	25	19
600	30	23
700	35	26
800	40	30
900	45	34
1,000	50	38
1,100	55	42
1,200	60	46
1,300	65	50
1,400	70	53
1,500	74	56
1,600	78	59
1,700	82	62
1,800	86	65
1,900	90	68
2,000	94	71
Each Add'l \$100	4	3

Extended Land Transportation Endorsement
(Applies To Yacht Only)

Apply the following rates to the Section A Value:

	<u>Percentage Per Round Trip</u>	<u>Percentage Per One-Way Trip</u>
Radius of 500 miles	0.25%	0.125%
750 miles	0.50%	0.250%
1,000 miles	0.75%	0.375%
2,000 miles	1.00%	0.500%
3,000 miles	1.25%	0.625%

Note: For multiple trips within the policy period, charge 50% of above for each additional trip.

Private Charter Endorsement

Rates are based on hull or property insured valuation:

<u>Yacht and Boat Value</u>	<u>Premium per Week</u>
7,500 and Under	15
7,501 to 12,500	20
12,501 to 25,000	25
25,001 to 40,000	30
40,001 to 60,000	35
60,001 to 80,000	40
Each Add'l 20,000	5

Personal Effects Endorsement
(Applies To Boats Only)

<u>Limit</u>	<u>Premium</u>
\$250	10
\$500	20
\$750	30
\$1,000	40
Each Add'l \$1,000	40

General Rules 11/01/2008 or after
GENERAL RULES
OCEAN MARINE

Eligibility

Vessels owned by individual(s) or registered to corporation(s) for tax purposes only and used for private pleasure are eligible for Amica Marine Insurance. Unless written as an exception, we do not provide marine coverages for vessels owned by more than two unrelated individuals.

Coverage should never be bound when storm warnings (winds 48 knots and higher) are forecast.

Policy Period

Yacht and Boat policies are written for a one year period beginning and ending at 12:01 AM.

Minimum Premium

The minimum premium for Marine policies not electing the AM 00 18, Non-Dividend Endorsement, is \$100.00.

The minimum premium for Marine policies electing the AM 00 18, Non-Dividend Endorsement, is \$84.

Definitions

YACHT

Higher valued vessels usually over \$15,000.
Larger vessels, usually 24' or more in length.
Often contain galley, stove, head and sleeping accommodations.

BOAT

Lower valued vessels usually under \$15,000.
Smaller vessels, usually less than 24' in length.
Usually do not have galley, stove, head and sleeping accommodations.
These vessels are designed to be used for a few hours at a time (e.g. day sailors, open ski boats or open fishing boats).

YACHT TENDERS

To qualify as a tender a small boat must meet at least one of the following requirements:

1. It is occasionally taken aboard the yacht.
2. It is customarily towed or taken aboard the yacht while underway.
3. It is customarily used for transportation from shore to the yacht and left tied to the yacht mooring. The boat may not be powered by a motor of more than 10 H.P.

Boat Coverages

Section I.

BOAT

This refers to the value of the boat and all equipment required for its operation, excluding outboard motors, personal effects and trailers.

Boat coverages are written on an “actual cash value” basis.

OUTBOARD MOTOR

This covers the value of any outboard motor used in the operation of the boat.

Motors are covered on an “actual cash value” basis.

BOAT TRAILER

This covers the value of the boat’s trailer.

Trailers are covered on an “actual cash value” basis.

Section II.

WATERCRAFT LIABILITY INCLUDING FEDERAL LONGSHOREMEN’S AND HARBOR WORKERS’ COMPENSATION

This pays for bodily injury, property damage or pollution damage that the insured becomes legally obligated to pay arising out of the ownership, maintenance or use of the boat.

This coverage must equal or exceed the boat coverage.

Federal Longshoremen’s & Harbor Workers’ Compensation is similar to Workers’ Compensation Insurance and is specifically intended to cover longshoremen, harbor workers and others with similar marine related occupations.

Section III.

MEDICAL PAYMENTS

This pays reasonable expenses for medical, ambulance, hospital, professional nursing or funeral costs incurred within three years from the date of the accident causing bodily injury to any person while on, boarding or leaving the boat.

This coverage is available only if Liability coverage is purchased on the Boat policy.

A \$2,000 limit is provided without charge.

Higher limits are available for an additional premium.

TOWING COVERAGE

Coverage is provided without charge for waterway towing to the nearest safe port whenever the vessel is disabled. Coverage is provided up to the Section I limit and the Section I deductible does not apply.

Yacht Coverages

COVERAGE FOR DAMAGE TO YOUR YACHT (COVERAGE A)

This refers to the value of the vessel and all equipment required for its operation, excluding trailer and personal effects.

This coverage is written on a "stated amount" basis.

LIABILITY COVERAGE (COVERAGE B)

Pays for bodily injury, property damage or pollution damage the insured becomes legally obligated to pay arising out of the ownership, maintenance or use of the vessel.

This coverage must equal or exceed the "Damage To Your Yacht" coverage.

Limits above \$300,000 are available if the requested limit is also carried on the Automobile or Homeowners policy.

FEDERAL LONGSHOREMEN'S & HARBOR WORKERS' COMPENSATION (COVERAGE C)

This protection is similar to Workers' Compensation Insurance and is specifically intended to cover longshoremen, harbor workers and other with similar marine related occupations.

MEDICAL PAYMENTS COVERAGE (COVERAGE D)

This pays reasonable expenses for medical, ambulance, hospital, professional nursing or funeral costs incurred within three years from the date of the accident causing bodily injury to any person while on, boarding or leaving the boat.

This coverage is available only if Liability coverage is purchased on the Yacht policy.

A \$2,000 limit is provided without charge.

Higher limits are available for an additional premium.

PERSONAL EFFECTS COVERAGE (COVERAGE E)

These are items on board the vessel which are not necessary to its operation. Example: television, fishing poles, skis, etc.

A \$250 limit is provided without charge.

Higher limits are available for a premium charge.

YACHT TRAILER COVERAGE (COVERAGE F)

This covers the value of the yacht's trailer.

Trailers are covered for their actual cash value subject to a \$25 deductible.

Yacht Coverage (continued)

TOWING COVERAGE

Coverage is provided without charge for waterway towing to the nearest safe port whenever the vessel is disabled. Coverage is provided up to the Section A amount and the Section A deductible does not apply.

Cancellation

PRO RATA

When the policy is cancelled by the Company or by the insured, compute the return premium pro rata.

Credits

OPTIONAL CREDITS AVAILABLE ON YACHT AND BOAT POLICIES

Diesel – If the vessel is equipped with a diesel engine a premium credit of 5% is allowed.

Loss Free Credit – A 5% credit applies if the insured owned a vessel and had no losses in the last two years.

A 10% credit applies if the insured owned a vessel, had Amica Marine Insurance and had no losses in the last three years.*

CO2 Credit – If a vessel is equipped with an automatic, built in fire extinguisher a premium credit of 5% is allowed.

Educational Credit – A 5% credit will apply to the entire policy premium, if the “principal operator” has completed an approved Marine Educational Program. Approved courses are those offered by the U.S. Coast Guard Auxiliary, the U.S. Power Squadron and any course approved by a state boating regulatory authority. Certificate of completion should be furnished. If the course was taken years ago, the insured may not be able to locate the certificate. In this situation, we can ask the insured to put something in writing or comments in this regard on the signed application would be enough.

Multi-Boat Credit – A 10% credit will be applied to the policy premium if two or more boats and/or yachts are insured with Amica.

All Perils Deductibles

YACHT AND BOAT POLICIES

The standard deductible for Yachts is based on the damage to your yacht (Section A) value.

The standard deductible for Boats is based on the combined value of boats and motors covered in Section I.

The following table lists the standard deductible for specific value ranges.

*Not available in Michigan

All Perils Deductibles (continued)

<u>VALUE RANGE</u>	<u>STANDARD DEDUCTIBLE</u>
\$250 - \$2,999	\$500
\$3,000 - \$10,000	\$500
\$10,001 and above	5% of value

For a premium credit the following optional deductibles are available.

<u>OPTION</u>	<u>CREDIT</u>
Standard Deductible X 2	15%
Standard Deductible X 3	20%
Standard Deductible X 4	25%

<u>HURRICANE DEDUCTIBLE OPTION</u>	<u>CREDIT</u>
Standard Deductible X 2	5%

The deductible credit applies only to the Section A premium on Yacht policies and the Section 1 premium on Boat policies.

For an additional premium the standard deductible may be halved. The premium charge is 40% of the amount reduced (Example: A \$500 standard deductible is reduced to \$250. The additional charge is \$100).

Deductibles apply to all coverages except Liability and Medical Payments.

Yacht trailers are subject to a \$25.00 deductible.

Personal effects are subject to a \$25.00 deductible.

A Standard Deductible will not apply in the event of a total loss. If a Hurricane Deductible is applicable based upon the Chart and county of the policy, the Hurricane Deductible will apply in the event of a total loss resulting from a Hurricane.

Endorsements

OPTIONAL ENDORSEMENTS AVAILABLE ON YACHT AND BOAT POLICIES
PERSONAL EFFECTS COVERAGE (BOATS)

This covers item on board not needed to operate the vessel. (Example: Television, fishing poles, waters skis, etc.)

In order to be eligible for the Personal Effects endorsement a boat must have a lockable compartment.

The Yacht policy automatically provides a \$250 limit without charge while the Boat policy does not.

Higher limits are available for an additional premium.

Endorsements (continued)

REDUCED NAVIGATION CREDIT (YACHT POLICIES)

A premium credit of 3% will be allowed for less than six months navigation (on charts providing 6 to 8 month navigation) and less than ten months navigation (on charts providing 10 to 12 months navigation) is available.

EXTENDED NAVIGATION PERIOD (YACHT POLICIES)

An additional premium is charged when an insured wants to extend the navigation period beyond the eight months allowed. The additional premium is computed by applying 4% of the entire policy premium for each ½ month extension.

LAY UP CREDIT (YACHT POLICIES)

Definition – “Laid up and out of commission” is defined as stored in a safe berth, ashore or afloat, and not being used by the owner or by others.

A premium credit is allowed when the yacht is laid up during the selected navigation period. The premium credit is computed at 2% for each ½ month period.

To qualify, the “Damage To Your Yacht” valuation must be at least \$10,000 and the request for lay up credit must be received in writing no later than six months after Policy expiration.

There is a minimum return premium of \$15.00. The return premium applies only to the Section A premium.

SMALL BOAT AND MOTOR ENDORSEMENT (YACHT POLICIES)

This may be purchased when the insured has a dinghy or tender that he wishes to cover with a lower deductible than the one applicable to the yacht.

The deductible is \$25.00 when the value of the dinghy is \$1,000 and under and \$50.00 when the value is between \$1,001 and up to and including \$3,000.

PORT RISK (YACHT POLICIES)

A premium credit is allowed when the yacht is laid up and out of commission for the entire policy term. Reduce the premium as follows:

6-8 Month Navigation:	reduce premium by 36%
10-12 Month Navigation:	reduce premium by 60%

EXTENDED LAND TRANSPORTATION (YACHT POLICIES)

This coverage must be purchased when an insured transports the yacht over land in excess of 300 miles from its home port.

CHARTER ENDORSEMENT (YACHTS AND BOATS)

This endorsement must be purchased whenever an insured charts the vessel. The person who charts the vessel must be a qualified operator and an acquaintance of the insured.

Home Office approval is necessary.

The insured must carry Liability coverage.

Endorsements (continued)

SALT WATER EXTENSION ENDORSEMENT (BOAT POLICIES)

An additional premium of \$10 is charged when a boat is ordinarily used in fresh water and is to be navigated in salt water for a specific amount of time not to exceed two weeks.

MOTOR ONLY ENDORSEMENT (BOAT POLICIES)

Occasionally an insured with an older low valued boat powered by a new high valued motor may request coverage for only the motor. These requests should be forwarded to the Home Office for review. Accommodation can be made by listing only the motor on the policy and entering its age in the age code area. Instructions should be noted *SP/R Motor Only Endorsement.

POLICY AMENDMENT (YACHTS AND BOATS)

For rating situations involving multiple rating territories, refer to Home Office for calculation based on average exposure. Rating is accomplished by computing a new annual premium based on the trip destination. The current policy premium is then subtracted from this figure, producing an annual difference in premium. This difference in premium is then broken down into weeks or months to fit the situation.

UNINSURED BOATERS INSURANCE (YACHTS AND BOATS)

Insureds may purchase Uninsured Boaters coverage which pays all sums an insured is legally entitled to recover as damages from the owner or operator of an uninsured watercraft arising out of the ownership, maintenance or use of such watercraft.

HURRICANE DEDUCTIBLE (YACHTS AND BOATS)

A hurricane deductible will be applied in all Charts except Charts 8, 9, 10 and 11. The insured will receive a credit on the Hull and Motor premium. This deductible is not available in Charts 8, 9, 10 and 11.

Policy Changes

CHANGES TO POLICIES

Changes requiring premium adjustments shall be computed on a pro rata basis.

A \$6.00 minimum additional premium will be charged for changes after the policy inception date.

Area of Navigation

- Chart 1-** UNITED STATES COASTAL & INLAND WATERS BETWEEN CAPE MAY N.J. AND BROWNSVILLE TEX. (6-8 Month Navigation Period)
- Chart 2 -** INLAND WATERS OF THE NORTHEAST
- Chart 3 -** CHESAPEAKE BAY
- Chart 4 -** UNITED STATES COASTAL & INLAND WATERS BETWEEN CAPE MAY N.J. AND BROWNSVILLE TEX. (10-12 Month Navigation Period)
- Chart 5 -** UNITED STATES COASTAL & INLAND WATERS BETWEEN KEY WEST FLA. & BILOXI MISS. (10-12 Month Navigation Period)
- Chart 6 -** INLAND WATERS OF ALABAMA, FLORIDA, GEORGIA, LOUISIANA, MISSISSIPPI, NO. & SO. CAROLINA, TENNESSEE AND TEXAS EXCLUDING THE INTRACOASTAL WATERWAYS
- Chart 7 -** INLAND WATERS OF ALABAMA, FLORIDA, GEORGIA, LOUISIANA, MISSISSIPPI, NO. & SO. CAROLINA AND TEXAS INCLUDING THE INTRACOASTAL WATERWAYS
- Chart 8 -** GREAT LAKES & TRIBUTARY WATERS
- Chart 9 -** INLAND WATERS OF THE MIDWEST, EXCLUDING THE GREAT LAKES
- Chart 10 -** UNITED STATES PACIFIC COASTAL & INLAND WATERS
- Chart 11 -** WESTERN INLAND WATERS ONLY
- Chart 12 -** UNITED STATES COASTAL & INLAND WATERS BETWEEN EASTPORT ME. & CAPE MAY N.J.
- Chart 13 -** UNITED STATES COASTAL & INLAND WATERS BETWEEN KEY WEST FLA. & BILOXI MISS. (6–8 Month Navigation Period)

In those rate cases where a more individualized description is required, for example: including the Bahamas, the entire new description must be entered.

VESSEL TYPE CODES

- 01 – Inboard
- 02 – Inboard/Outboard
- 03 – Outboard (16' or less)
- 04 – Outboard (more than 16')
- 05 – Sail
- 06 – Auxiliary Sail
- 07 – Houseboat
- 08 – Rowboat
- 09 – Sailboat
- 10 – Inflatable
- 11 – Canoe
- 12 – Jet Boat
- 13 – Kayak

Amica Mutual Insurance Company

SERFF Tracking Number:	AMMA-125880693	State:	Arkansas
Filing Company:	Amica Mutual Insurance Company	State Tracking Number:	EFT \$25
Company Tracking Number:	AR-O-08-2-RU		
TOI:	33.0 Other Lines of Business	Sub-TOI:	33.0001 Other Personal Lines
Product Name:	AR-O-08-2-RU		
Project Name/Number:	Rule Revision/		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	11/17/2008
Comments:				
Attachment:	ARPCTD-1.pdf			
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	11/17/2008
Bypass Reason:	Not applicable			
Comments:				
Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	11/17/2008
Bypass Reason:	Not applicable			
Comments:				

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">New Business</div> <div style="width: 55%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Renewal Business</div> <div style="width: 55%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Amica Mutual Insurance Company	RI	028-19976	05-0348344	

5. Company Tracking Number	AR-O-08-1-RR
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Carol E. Pedro P.O. Box 6008 Providence, RI 02940	Regulatory Filing Specialist	1-800-652-6422 ext. 24045	401-334-6518	cpedro@amica.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Carol E. Pedro

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	33.0 Other Lines of Business
10. Sub-Type of Insurance (Sub-TOI)	33.0001 Other Personal Lines
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	N/A
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 2-1-09 Renewal: 2-1-09

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	N/A	
17.	Reference Organization # & Title	N/A	
18.	Company's Date of Filing	October 30, 2008	
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed	<input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	AR-O-08-2-RU
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Effective February 1, 2009 for new business and renewal policies, Amica will implement the following changes to our Personal Watercraft Manual:

1. We will be revising our rates pages to:

- Reflect the re-titling of two charts to “Length Charge” to “Horsepower”
- The addition of paragraphs under the age and horsepower tables
- A revision to the Extended Land Transportation Endorsement section to reflect Percentage Per Round Trip and One-Way Trip
- The re-titling of the Yacht Value under Private Charter Endorsement to Yacht and Boat Value.

2. We will be revising the paragraph pertaining to Standard and Hurricane Deductibles as well as the Area of Navigation in the General Rules.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div style="margin-bottom: 20px;"> Check #: EFT Amount: \$25.00 </div> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	AR-O-08-2-RU
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A

☐ Rate Increase

☐ Rate Decrease

☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	-15.2%
7.	Effective Date of last rate revision	6-1-08
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Rate Pages	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	165723
02	General Rules	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	165723
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

<i>SERFF Tracking Number:</i>	<i>AMMA-125880693</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Amica Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>AR-O-08-2-RU</i>		
<i>TOI:</i>	<i>33.0 Other Lines of Business</i>	<i>Sub-TOI:</i>	<i>33.0001 Other Personal Lines</i>
<i>Product Name:</i>	<i>AR-O-08-2-RU</i>		
<i>Project Name/Number:</i>	<i>Rule Revision/</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	revised manual pages	10/30/2008	revised pages.pdf

ARKANSAS
PERSONAL WATERCRAFT MANUAL
AMICA MUTUAL INSURANCE COMPANY

EFFECTIVE FEBRUARY 1, 2009

Premium Part I – Valuation Charge

For all values of personal watercraft:

1. Divide the value of the watercraft by 100.
2. Multiply by the chart factor and the boat type factor.
3. Multiply by the age factor.
4. Multiply by the value relativity. Use Interpolation for values not displayed.

Premium Part II – Length Charge

1. Multiply the length of the watercraft by the chart factor and the boat type factor.
2. Multiply by the appropriate length charge factor.

Premium Part III – Horsepower Charge

1. Multiply the horsepower by the chart factor and the boat type factor.
2. Multiply by the horsepower charge factor.

Total of Parts I, II and III before credits equals Basic Hull Premium.

Rating Factors

Chart	Factor
1	1.100
2	0.580
3	0.800
4	1.750
5	1.800
6	0.950
7	1.450
8	0.550
9	0.550
10	1.050
11	0.650
12	1.050
13	1.200

Boat Type	Factor
1	1.155
2	1.200
3	0.900
4	1.050
5	1.100
6	1.350
7	1.210
8	1.100
9	1.100
10	1.100
11	1.050
12	1.250
13	1.050

Age		
Power	Sail	Factor
0-3	0-5	1.00
4	6	1.03
5	7	1.06
6	8	1.09
7	9	1.12
8	10	1.15
9	11	1.18
10	12	1.21
11	13	1.24
12	14	1.27
13	15	1.30
14	16	1.33
15	17	1.36
16	18	1.39
17	19	1.42
18	20	1.45
19	21	1.48
20	22	1.51

For each year that the vessel age exceeds the maximum age displayed in the table, add .03 to the highest factor displayed.

Value	Factor
< \$3,000	0.648
3,000 to 10,000	0.791
11,000	0.783
12,000	0.774
13,000	0.776
14,000	0.757
15,000	0.749
16,000	0.741
17,000	0.733
18,000	0.724
19,000	0.716
20,000	0.708
21,000	0.700
22,000	0.692
23,000	0.684
24,000	0.677
25,000	0.654
For values > \$25,000, multiply by a factor of 0.693. Then, divide by a factor calculated by adding 0.004 for each \$1,000 over \$25,000 to 1.06.	

Length Charge

Value	Sail	Power
< \$3,000	0.886	1.181
3,000 to 10,000	1.083	1.444
> 10,000	1.083	1.444

Horsepower

Value	Factor
< \$3,000	0.089
3,000 to 10,000	0.108
> 10,000	0.108

Horsepower rate will be doubled if the vessel is 24 feet or less.
This does not apply to sailboats.

BOAT POLICY LIABILITY AND MEDICAL PAYMENTS
RATES FOR WATERCRAFT LIABILITY SECTION II AND MEDICAL PAYMENTS SECTION III
Applicable in Charts 1, 2, 3, 8, 9, 12 and 13

Exposure							
Liability Section II*		\$25,000	\$50,000	\$100,000	\$200,000	\$300,000	Each Add'l \$100,000
Med. Pay Section III		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

	Horsepower						
Schedule A.	0 – 25	12	13	14	15	17	5
Each Outboard Motor	26 – 49	22	23	24	25	26	5
	50- 115	29	31	32	34	35	5
	116 - 125	39	40	41	44	45	5

	Horsepower						
Schedule B.	0 – 25	12	13	14	15	17	5
Inboard/Outboard	26 – 49	31	36	43	48	55	5
Motorboats including sail	50 – 115	44	50	56	62	68	5
And aux. sail. Also each	116 -149	58	64	70	76	83	5
Outboard motor with more	150 – 199	65	72	77	84	89	5
Than 125 horsepower	200 – 224	72	77	84	89	96	5
	225 – 249	80	86	92	98	105	5
	250 – 274	86	92	98	105	110	5
	275 – 299	94	99	106	111	118	5
	300 – 324	99	106	111	118	123	5
	325 – 350	108	113	120	125	132	5
	351 – 375	113	120	125	132	138	5
	376 – 400	121	128	133	140	145	5
	401 – 425	129	134	141	146	153	5
	426 – 450	135	142	147	154	160	5
	451 – 475	142	147	154	160	166	5
	476 – 500	149	155	161	167	173	5
	501 – 525	156	162	168	174	180	5
	526 – 550	164	169	176	182	188	5
	551 – 575	169	176	182	188	194	5
	576 – 600	177	183	189	195	201	5
	601 – 625	184	190	196	202	208	5
	626 – 650	191	197	204	209	216	5
	651 – 675	197	204	209	216	221	5
	676 – 700	206	212	218	224	230	5

Schedule C. Medical Payments Charge

Limit	Charge
\$2,000	Included
\$3,000	\$3
\$4,000	\$6
\$5,000	\$9

BOAT POLICY LIABILITY AND MEDICAL PAYMENTS
RATES FOR WATERCRAFT LIABILITY SECTION II AND MEDICAL PAYMENTS SECTION III
Applicable in Charts 4, 5, 6, 7, 10 and 11

Exposure							
Liability Section II*		\$25,000	\$50,000	\$100,000	\$200,000	\$300,000	Each Add'l \$100,000
Med. Pay Section III		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

	Horsepower						
Schedule A.	0 – 25	15	17	20	21	22	5
Each Outboard Motor	26 – 49	28	31	32	33	35	5
	50- 115	37	40	41	44	46	5
	116 - 125	51	52	53	57	58	5

	Horsepower						
Schedule B.	0 – 25	15	17	20	21	22	5
Inboard/Outboard	26 – 49	40	47	56	63	72	5
Motorboats including sail	50 – 115	57	64	73	80	88	5
And aux. sail. Also each	116 -149	75	84	91	99	107	5
Outboard motor with more	150 – 199	85	94	100	109	117	5
Than 125 horsepower	200 – 224	94	100	109	117	124	5
	225 – 249	105	111	120	128	135	5
	250 – 274	111	120	128	135	143	5
	275 – 299	121	130	136	145	153	5
	300 – 324	130	136	145	153	161	5
	325 – 350	141	147	156	164	172	5
	351 – 375	147	156	164	172	179	5
	376 – 400	157	166	173	182	189	5
	401 – 425	167	174	183	190	198	5
	426 – 450	177	184	193	200	208	5
	451 – 475	184	193	200	208	216	5
	476 – 500	194	201	209	217	226	5
	501 – 525	204	210	219	227	234	5
	526 – 550	213	220	229	237	244	5
	551 – 575	220	229	237	244	252	5
	576 – 600	230	238	245	253	262	5
	601 – 625	240	246	255	263	271	5
	626 – 650	249	256	264	273	279	5
	651 – 675	256	264	273	279	288	5
	676 – 700	267	276	283	292	299	5

Schedule C. Medical Payments Charge

Limit	Charge
\$2,000	Included
\$3,000	\$4
\$4,000	\$8
\$5,000	\$12

Schedule D. Uninsured Boaters*

Limit	Charge
\$25,000	\$10
\$50,000	\$15
\$100,000	\$20
\$200,000	\$25
\$300,000	\$30
Each Add'l \$100,000	\$5

Boat Trailer Premium – All Charts

Apply \$3.00 per \$100.

* Liability and Uninsured Boaters Limits in excess of \$300,000 are available in increments of \$100,000 up to \$1,000,000.

A \$2,000,000 limit of liability and Uninsured Boaters is the only limit available in excess of \$1,000,000. To determine the Liability and Uninsured boaters rates for limits in excess of \$300,000, add the additional charge to the \$300,000 base rate.

Yacht Policy Liability Premium*

- (A) For power vessels over 24'0" L.O.A. including all sail and aux sailboats regardless of length, the liability premium equals 10% of the basic hull premium.
- (B) For power vessels 24'0" or less, the liability premium equals 20% of the basic hull premium.

Plus the following loadings:

Limit	Charts 1,2,3,8,9,12 and 13		Charts 4,5,6,7,10 and 11	
	6-8 Month Navigation Period	10-12 Month Navigation Period	6-8 Month Navigation Period	10-12 Month Navigation Period
\$10,000	4	7	4	7
\$15,000	10	13	10	13
\$20,000	14	20	14	20
\$25,000	20	26	20	26
\$50,000	25	34	25	34
\$100,000	31	41	31	41
\$200,000	35	47	35	47
\$300,000	40	55	40	55
Each Add'l \$100,000	5	5	5	5

Yacht Policy Medical Payments Premium

Limit	Charts 1,2,3,8,9,12 and 13		Charts 4,5,6,7,10 and 11	
	6-8 Month Navigation Period	10-12 Month Navigation Period	6-8 Month Navigation Period	10-12 Month Navigation Period
\$2,000	Included	Included	Included	Included
\$3,000	3	4	3	4
\$4,000	8	10	8	10
\$5,000	11	14	11	14

Yacht Policy Uninsured Boaters Premium*

Limit	Charge
\$25,000	\$10
\$50,000	\$15
\$100,000	\$20
\$200,000	\$25
\$300,000	\$30
Each Add'l \$100,000	\$5

Yacht Policy Personal Effects Premium

Limit	Charts 1,2,3,8,9,12 and 13		Charts 4,5,6,7, 10 and 11	
	6-8 Month Navigation Period	10-12 Month Navigation Period	6-8 Month Navigation Period	10-12 Month Navigation Period
\$250	Included	Included	Included	Included
\$500	8	10	8	10
\$750	15	20	15	20
\$1,000	23	30	23	30
Each Add'l \$1,000	30	40	30	40

Yacht Trailer Premium

Charts 1-3, 8, 9, 12 & 13: Apply \$2.50 per \$100.
Charts 4-7, 10 & 11: Apply \$3.00 per \$100.

* Liability and Uninsured Boaters Limits in excess of \$300,000 are available in increments of \$100,000 up to \$1,000,000.

A \$2,000,000 limit of liability and Uninsured Boaters is the only limit available in excess of \$1,000,000. To determine the Liability and Uninsured Boaters rates for limits in excess of \$300,000, add the additional charge to the \$300,000 base rate.

Small Boat and Motor Endorsement
(Applies To Yachts Only)

A \$25.00 deductible is standard for tenders valued up to and including \$1,000

A \$50.00 deductible is standard for any value over \$1,000 and up to and including \$3,000

A \$100.00 deductible for any value over \$1,000 and up to and including \$2,000 will receive a 15% credit

A \$100.00 deductible is standard for any value over \$3,000

Charts 1, 3-5, 8, 10, 12 and 13		
Value	Power	No Power
100	15	15
200	15	15
300	18	15
400	24	18
500	30	23
600	36	27
700	42	32
800	48	36
900	54	41
1,000	60	45
1,100	66	49
1,200	72	53
1,300	78	57
1,400	84	61
1,500	89	65
1,600	94	69
1,700	99	73
1,800	104	77
1,900	109	81
2,000	114	85
Each Add'l \$100	5	4

Charts 2, 6, 7, 9 and 11		
Value	Power	No Power
100	15	15
200	15	15
300	15	15
400	20	15
500	25	19
600	30	23
700	35	26
800	40	30
900	45	34
1,000	50	38
1,100	55	42
1,200	60	46
1,300	65	50
1,400	70	53
1,500	74	56
1,600	78	59
1,700	82	62
1,800	86	65
1,900	90	68
2,000	94	71
Each Add'l \$100	4	3

Extended Land Transportation Endorsement
(Applies To Yacht Only)

Apply the following rates to the Section A Value:

	<u>Percentage Per</u> <u>Round Trip</u>	<u>Percentage Per</u> <u>One-Way Trip</u>
Radius of 500 miles	0.25%	0.125%
750 miles	0.50%	0.250%
1,000 miles	0.75%	0.375%
2,000 miles	1.00%	0.500%
3,000 miles	1.25%	0.625%

Note: For multiple trips within the policy period, charge 50% of above for each additional trip.

Private Charter Endorsement

Rates are based on hull or property insured valuation:

<u>Yacht and Boat Value</u>	<u>Premium per Week</u>
7,500 and Under	15
7,501 to 12,500	20
12,501 to 25,000	25
25,001 to 40,000	30
40,001 to 60,000	35
60,001 to 80,000	40
Each Add'l 20,000	5

Personal Effects Endorsement (Applies To Boats Only)

<u>Limit</u>	<u>Premium</u>
\$250	10
\$500	20
\$750	30
\$1,000	40
Each Add'l \$1,000	40

General Rules 11/01/2008 or after
GENERAL RULES
OCEAN MARINE

Eligibility

Vessels owned by individual(s) or registered to corporation(s) for tax purposes only and used for private pleasure are eligible for Amica Marine Insurance. Unless written as an exception, we do not provide marine coverages for vessels owned by more than two unrelated individuals.

Coverage should never be bound when storm warnings (winds 48 knots and higher) are forecast.

Policy Period

Yacht and Boat policies are written for a one year period beginning and ending at 12:01 AM.

Minimum Premium

The minimum premium for Marine policies not electing the AM 00 18, Non-Dividend Endorsement, is \$100.00.

The minimum premium for Marine policies electing the AM 00 18, Non-Dividend Endorsement, is \$84.

Definitions

YACHT

Higher valued vessels usually over \$15,000.
Larger vessels, usually 24' or more in length.
Often contain galley, stove, head and sleeping accommodations.

BOAT

Lower valued vessels usually under \$15,000.
Smaller vessels, usually less than 24' in length.
Usually do not have galley, stove, head and sleeping accommodations.
These vessels are designed to be used for a few hours at a time (e.g. day sailors, open ski boats or open fishing boats).

YACHT TENDERS

To qualify as a tender a small boat must meet at least one of the following requirements:

1. It is occasionally taken aboard the yacht.
2. It is customarily towed or taken aboard the yacht while underway.
3. It is customarily used for transportation from shore to the yacht and left tied to the yacht mooring. The boat may not be powered by a motor of more than 10 H.P.

Boat Coverages

Section I.

BOAT

This refers to the value of the boat and all equipment required for its operation, excluding outboard motors, personal effects and trailers.

Boat coverages are written on an “actual cash value” basis.

OUTBOARD MOTOR

This covers the value of any outboard motor used in the operation of the boat.

Motors are covered on an “actual cash value” basis.

BOAT TRAILER

This covers the value of the boat’s trailer.

Trailers are covered on an “actual cash value” basis.

Section II.

WATERCRAFT LIABILITY INCLUDING FEDERAL LONGSHOREMEN’S AND HARBOR WORKERS’ COMPENSATION

This pays for bodily injury, property damage or pollution damage that the insured becomes legally obligated to pay arising out of the ownership, maintenance or use of the boat.

This coverage must equal or exceed the boat coverage.

Federal Longshoremen’s & Harbor Workers’ Compensation is similar to Workers’ Compensation Insurance and is specifically intended to cover longshoremen, harbor workers and others with similar marine related occupations.

Section III.

MEDICAL PAYMENTS

This pays reasonable expenses for medical, ambulance, hospital, professional nursing or funeral costs incurred within three years from the date of the accident causing bodily injury to any person while on, boarding or leaving the boat.

This coverage is available only if Liability coverage is purchased on the Boat policy.

A \$2,000 limit is provided without charge.

Higher limits are available for an additional premium.

TOWING COVERAGE

Coverage is provided without charge for waterway towing to the nearest safe port whenever the vessel is disabled. Coverage is provided up to the Section I limit and the Section I deductible does not apply.

Yacht Coverages

COVERAGE FOR DAMAGE TO YOUR YACHT (COVERAGE A)

This refers to the value of the vessel and all equipment required for its operation, excluding trailer and personal effects.

This coverage is written on a "stated amount" basis.

LIABILITY COVERAGE (COVERAGE B)

Pays for bodily injury, property damage or pollution damage the insured becomes legally obligated to pay arising out of the ownership, maintenance or use of the vessel.

This coverage must equal or exceed the "Damage To Your Yacht" coverage.

Limits above \$300,000 are available if the requested limit is also carried on the Automobile or Homeowners policy.

FEDERAL LONGSHOREMEN'S & HARBOR WORKERS' COMPENSATION (COVERAGE C)

This protection is similar to Workers' Compensation Insurance and is specifically intended to cover longshoremen, harbor workers and other with similar marine related occupations.

MEDICAL PAYMENTS COVERAGE (COVERAGE D)

This pays reasonable expenses for medical, ambulance, hospital, professional nursing or funeral costs incurred within three years from the date of the accident causing bodily injury to any person while on, boarding or leaving the boat.

This coverage is available only if Liability coverage is purchased on the Yacht policy.

A \$2,000 limit is provided without charge.

Higher limits are available for an additional premium.

PERSONAL EFFECTS COVERAGE (COVERAGE E)

These are items on board the vessel which are not necessary to its operation. Example: television, fishing poles, skis, etc.

A \$250 limit is provided without charge.

Higher limits are available for a premium charge.

YACHT TRAILER COVERAGE (COVERAGE F)

This covers the value of the yacht's trailer.

Trailers are covered for their actual cash value subject to a \$25 deductible.

Yacht Coverage (continued)

TOWING COVERAGE

Coverage is provided without charge for waterway towing to the nearest safe port whenever the vessel is disabled. Coverage is provided up to the Section A amount and the Section A deductible does not apply.

Cancellation

PRO RATA

When the policy is cancelled by the Company or by the insured, compute the return premium pro rata.

Credits

OPTIONAL CREDITS AVAILABLE ON YACHT AND BOAT POLICIES

Diesel – If the vessel is equipped with a diesel engine a premium credit of 5% is allowed.

Loss Free Credit – A 5% credit applies if the insured owned a vessel and had no losses in the last two years.

A 10% credit applies if the insured owned a vessel, had Amica Marine Insurance and had no losses in the last three years.*

CO2 Credit – If a vessel is equipped with an automatic, built in fire extinguisher a premium credit of 5% is allowed.

Educational Credit – A 5% credit will apply to the entire policy premium, if the “principal operator” has completed an approved Marine Educational Program. Approved courses are those offered by the U.S. Coast Guard Auxiliary, the U.S. Power Squadron and any course approved by a state boating regulatory authority. Certificate of completion should be furnished. If the course was taken years ago, the insured may not be able to locate the certificate. In this situation, we can ask the insured to put something in writing or comments in this regard on the signed application would be enough.

Multi-Boat Credit – A 10% credit will be applied to the policy premium if two or more boats and/or yachts are insured with Amica.

All Perils Deductibles

YACHT AND BOAT POLICIES

The standard deductible for Yachts is based on the damage to your yacht (Section A) value.

The standard deductible for Boats is based on the combined value of boats and motors covered in Section I.

The following table lists the standard deductible for specific value ranges.

*Not available in Michigan

All Perils Deductibles (continued)

<u>VALUE RANGE</u>	<u>STANDARD DEDUCTIBLE</u>
\$250 - \$2,999	\$500
\$3,000 - \$10,000	\$500
\$10,001 and above	5% of value

For a premium credit the following optional deductibles are available.

<u>OPTION</u>	<u>CREDIT</u>
Standard Deductible X 2	15%
Standard Deductible X 3	20%
Standard Deductible X 4	25%

<u>HURRICANE DEDUCTIBLE OPTION</u>	<u>CREDIT</u>
Standard Deductible X 2	5%

The deductible credit applies only to the Section A premium on Yacht policies and the Section 1 premium on Boat policies.

For an additional premium the standard deductible may be halved. The premium charge is 40% of the amount reduced (Example: A \$500 standard deductible is reduced to \$250. The additional charge is \$100).

Deductibles apply to all coverages except Liability and Medical Payments.

Yacht trailers are subject to a \$25.00 deductible.

Personal effects are subject to a \$25.00 deductible.

A Standard Deductible will not apply in the event of a total loss. If a Hurricane Deductible is applicable based upon the Chart and county of the policy, the Hurricane Deductible will apply in the event of a total loss resulting from a Hurricane.

Endorsements

OPTIONAL ENDORSEMENTS AVAILABLE ON YACHT AND BOAT POLICIES
PERSONAL EFFECTS COVERAGE (BOATS)

This covers item on board not needed to operate the vessel. (Example: Television, fishing poles, waters skis, etc.)

In order to be eligible for the Personal Effects endorsement a boat must have a lockable compartment.

The Yacht policy automatically provides a \$250 limit without charge while the Boat policy does not.

Higher limits are available for an additional premium.

Endorsements (continued)

REDUCED NAVIGATION CREDIT (YACHT POLICIES)

A premium credit of 3% will be allowed for less than six months navigation (on charts providing 6 to 8 month navigation) and less than ten months navigation (on charts providing 10 to 12 months navigation) is available.

EXTENDED NAVIGATION PERIOD (YACHT POLICIES)

An additional premium is charged when an insured wants to extend the navigation period beyond the eight months allowed. The additional premium is computed by applying 4% of the entire policy premium for each ½ month extension.

LAY UP CREDIT (YACHT POLICIES)

Definition – “Laid up and out of commission” is defined as stored in a safe berth, ashore or afloat, and not being used by the owner or by others.

A premium credit is allowed when the yacht is laid up during the selected navigation period. The premium credit is computed at 2% for each ½ month period.

To qualify, the “Damage To Your Yacht” valuation must be at least \$10,000 and the request for lay up credit must be received in writing no later than six months after Policy expiration.

There is a minimum return premium of \$15.00. The return premium applies only to the Section A premium.

SMALL BOAT AND MOTOR ENDORSEMENT (YACHT POLICIES)

This may be purchased when the insured has a dinghy or tender that he wishes to cover with a lower deductible than the one applicable to the yacht.

The deductible is \$25.00 when the value of the dinghy is \$1,000 and under and \$50.00 when the value is between \$1,001 and up to and including \$3,000.

PORT RISK (YACHT POLICIES)

A premium credit is allowed when the yacht is laid up and out of commission for the entire policy term. Reduce the premium as follows:

6-8 Month Navigation:	reduce premium by 36%
10-12 Month Navigation:	reduce premium by 60%

EXTENDED LAND TRANSPORTATION (YACHT POLICIES)

This coverage must be purchased when an insured transports the yacht over land in excess of 300 miles from its home port.

CHARTER ENDORSEMENT (YACHTS AND BOATS)

This endorsement must be purchased whenever an insured charts the vessel. The person who charts the vessel must be a qualified operator and an acquaintance of the insured.

Home Office approval is necessary.

The insured must carry Liability coverage.

Endorsements (continued)

SALT WATER EXTENSION ENDORSEMENT (BOAT POLICIES)

An additional premium of \$10 is charged when a boat is ordinarily used in fresh water and is to be navigated in salt water for a specific amount of time not to exceed two weeks.

MOTOR ONLY ENDORSEMENT (BOAT POLICIES)

Occasionally an insured with an older low valued boat powered by a new high valued motor may request coverage for only the motor. These requests should be forwarded to the Home Office for review. Accommodation can be made by listing only the motor on the policy and entering its age in the age code area. Instructions should be noted *SP/R Motor Only Endorsement.

POLICY AMENDMENT (YACHTS AND BOATS)

For rating situations involving multiple rating territories, refer to Home Office for calculation based on average exposure. Rating is accomplished by computing a new annual premium based on the trip destination. The current policy premium is then subtracted from this figure, producing an annual difference in premium. This difference in premium is then broken down into weeks or months to fit the situation.

UNINSURED BOATERS INSURANCE (YACHTS AND BOATS)

Insureds may purchase Uninsured Boaters coverage which pays all sums an insured is legally entitled to recover as damages from the owner or operator of an uninsured watercraft arising out of the ownership, maintenance or use of such watercraft.

HURRICANE DEDUCTIBLE (YACHTS AND BOATS)

A hurricane deductible will be applied in all Charts except Charts 8, 9, 10 and 11. The insured will receive a credit on the Hull and Motor premium. This deductible is not available in Charts 8, 9, 10 and 11.

Policy Changes

CHANGES TO POLICIES

Changes requiring premium adjustments shall be computed on a pro rata basis.

A \$6.00 minimum additional premium will be charged for changes after the policy inception date.

Area of Navigation

- Chart 1-** UNITED STATES COASTAL & INLAND WATERS BETWEEN CAPE MAY N.J. AND BROWNSVILLE TEX. (6-8 Month Navigation Period)
- Chart 2 -** INLAND WATERS OF THE NORTHEAST
- Chart 3 -** CHESAPEAKE BAY
- Chart 4 -** UNITED STATES COASTAL & INLAND WATERS BETWEEN CAPE MAY N.J. AND BROWNSVILLE TEX. (10-12 Month Navigation Period)
- Chart 5 -** UNITED STATES COASTAL & INLAND WATERS BETWEEN KEY WEST FLA. & BILOXI MISS. (10-12 Month Navigation Period)
- Chart 6 -** INLAND WATERS OF ALABAMA, FLORIDA, GEORGIA, LOUISIANA, MISSISSIPPI, NO. & SO. CAROLINA, TENNESSEE AND TEXAS EXCLUDING THE INTRACOASTAL WATERWAYS
- Chart 7 -** INLAND WATERS OF ALABAMA, FLORIDA, GEORGIA, LOUISIANA, MISSISSIPPI, NO. & SO. CAROLINA AND TEXAS INCLUDING THE INTRACOASTAL WATERWAYS
- Chart 8 -** GREAT LAKES & TRIBUTARY WATERS
- Chart 9 -** INLAND WATERS OF THE MIDWEST, EXCLUDING THE GREAT LAKES
- Chart 10 -** UNITED STATES PACIFIC COASTAL & INLAND WATERS
- Chart 11 -** WESTERN INLAND WATERS ONLY
- Chart 12 -** UNITED STATES COASTAL & INLAND WATERS BETWEEN EASTPORT ME. & CAPE MAY N.J.
- Chart 13 -** UNITED STATES COASTAL & INLAND WATES BETWEEN KEY WEST FLA. & BILOXI MISS. (6–8 Month Navigation Period)

In those rate cases where a more individualized description is required, for example: including the Bahamas, the entire new description must be entered.

VESSEL TYPE CODES

- 01 – Inboard
- 02 – Inboard/Outboard
- 03 – Outboard (16' or less)
- 04 – Outboard (more than 16')
- 05 – Sail
- 06 – Auxiliary Sail
- 07 – Houseboat
- 08 – Rowboat
- 09 – Sailboat
- 10 – Inflatable
- 11 – Canoe
- 12 – Jet Boat
- 13 – Kayak

Amica Mutual Insurance Company